



Invitation Letter

14/08/2005

Dear Colleagues!

The Board of Bank TuranAlem JSC and the Organizing Committee of Almaty Banking Conference of CIS and Baltic States are glad to announce that the **VI Banking Conference of CIS and Baltic States** will be held in Almaty on **September 20 –22, 2005**.

Organizers - Bank TuranAlem JSC and Temirbank JSC – have the honor to invite your esteemed institution to participate in the Conference.

Last year more than 300 participants from 160 banks and companies from 21 CIS, Baltic region and foreign countries took part in the conference.

The program of the Conference includes an evening reception dedicated to the opening and two working days, during which participants and guests will have an opportunity to discuss mutually interesting issues at plenary sessions and informally communicate during other program events.

The list of topics and official program will be finalized after co-ordination with the speakers and sponsors. The Conference is expected to be covered by mass media throughout the CIS.

Other topics that will be discussed: Risks in CIS (Fitch rating agency), Legal aspects (Salans, DentonWildeSapte, Baker & McKenzie), Mortgage lending (BTA Ipoteka), Securitization (Wachovia Bank N.A. as a one of the sponsors of the Event) and other.

Participation fee is USD 300,00 + VAT 15%.

If you need additional information, the Organizing Committee will be glad to provide it.

Faithfully yours,

ORGANIZING COMMITTEE

Executive Director

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